

Certificate Number: 03621-PAE-DE-039398837

Bankruptcy Case Number: 19-17728



03621-PAE-DE-039398837

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on March 3, 2025, at 5:26 o'clock PM EST, Robert J Titus completed a course on personal financial management given by telephone by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: March 3, 2025 By: /s/Leylani Rivera

Name: Leylani Rivera

Title: Credit Counselor